GRAPEVINE
VISITACION·VALLEY

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New Visitacion Valley Clubhouse Almost Ready



Community members have watched intently all last winter and this spring as the new clubhouse at Visitacion Valley Playground on Leland Avenue and Cora Street was built. Proudly displaying the name of the neighborhood it will serve, the facility is scheduled to open its doors to the public this summer. See page 3 for more pictures.

Home Buyers Get Protection from Predatory Lending Practice

WASHINGTON - Housing and Urban Development Secretary Mel Martinez on May 1 announced a new initiative in the Bush Administration's efforts to crack down on predatory lending. HUD published a final rule May 1 in the Federal Register addressing property "flipping" on mortgages insured by the Federal Housing Administration (FHA).

Property "flipping" occurs when a recently acquired property is resold for a considerable profit with an artificially inflated value.

"The Bush Administration is committed to maintaining a strong housing market in which consumers can feel confident that they are protected from unscrupulous practices," Martinez said. "This final rule represents a major step in our efforts to eliminate predatory lending practices."

Predatory lending results when home purchasers become unwitting victims of lenders, sellers and appraisers, often working together. The unsuspecting homebuyers either purchase homes with sales prices far in excess of the fair market value, or are substantially overcharged with costs associated with obtaining a mortgage.

The final rule, "FR-4615 Prohibition of Property Flipping in HUD's Single Family Mortgage Insurance Programs," (view as TEXT or view as PDF file) makes recently flipped properties ineligible for FHA mortgage insurance. It also allows FHA to better manage its insurance risk by requiring additional support for a property's value when a significant increase between sales occurs. Features include:

*Sale by Owner of Record: Only the owner of record may sell a home to an individual who will obtain FHA mortgage insurance for the loan; it may not involve any sale or assignment of the sales contract, a procedure often observed when the homebuyer is determined to have been a victim of predatory practices.

*Time Restrictions on Re-sales: Re-sales occuring 90 days or less following acquisition will not be eligible for a mortgage to be insured by FHA. FHA's analysis disclosed that among the most egregious examples of predatory lending was on "flips" that occurred within a very brief time span, often within days. Thus, the "quick flips" will be eliminated.

Re-sales occurring between 91 and 180 days will be eligible provided that the lender obtains an additional appraisal from an independent appraiser based on a re-sale percentage threshold established by FHA; this threshold would be relatively high so as to not adversely affect legitimate rehabilitation efforts but still deter unscrupulous sellers, lenders, and appraisers from attempting to flip properties and defraud homebuyers. Lenders may also prove that the increased value is the result of rehabilitation of the property.

Re-sales occurring between 90 days and one year will be subject to a requirement that the lender obtain additional documentation to support the value to address circumstances or locations where HUD identifies property flipping as a problem. This authority would supersede the higher expected threshold established for the above-mentioned 90 to 180 day period and will be invoked when FHA determines that substantial abuse may be occurring in a particular locality.

Other recent actions by the Bush Administration to protect homeowners from predatory lending and promote homeownership include:

*A proposed rule making lenders accountable for appraisals on mortgage insured by FHA.

*A recent plan announced by HUD to expand protection of homeowners by proposing performance standards for appraisers of FHA-single family homes under its Appraiser Watch Initiative. Under Appraiser Watch, some 25,000 appraisers will be held accountable for faulty appraisals, which too often lead to default and foreclosure. FHA will monitor appraisers' default and claim rates and will levy sanctions - including removal from its list of approved appraisers – against those whose rates are excessive.

*A proposal to reform the regulatory requirements of the Real Estate Settlement Procedures Act (RESPA) that would make the process of buying and refinancing a home significantly simpler, potentially less expensive and would protect consumers from unscrupulous lending practices.

*The "Homebuyer Bill of Rights," which requires greater disclosure of costs associated with buying a home, allows consumers more choices in choosing providers of closing services, limits excessive settlement fees and encourages innovation and competition in the marketplace.

Gas Prices Finally Drop in Northern California

After months of painfully high gas prices, Northern California motorists are finally experiencing a significant price decline, according to the latest survey by AAA of Northern California.

"Northern California motorists can take a well-earned sigh of relief when gassing up their vehicles," said AAA of Northern California spokeswoman Jenny Mack. "After months of wallet-busting prices, we're finally seeing gas prices drop dramatically."

Northern California's average price is now $1.91 for a gallon of regular, unleaded, a decline of 9 percent. With the exception of some parts of the Bay Area, most Northern California cities are now averaging below the $2 per gallon mark. California's average has fallen 10 percent to $1.91 per gallon for regular, unleaded. Nationally, prices are down 10 cents since the last AAA survey and are now averaging $1.50 per gallon.

The average price for a gallon of regular, unleaded in the Bay Area has fallen 8 percent to $1.96. In San Francisco, prices have dropped 22 percent. A gallon of regular, unleaded in San Francisco now averages $2.02.

"Motorists probably haven't seen the last of declining prices," said Mack. "AAA expects prices will continue to drop. We may see a small blip upwards around Memorial Day as the summer driving season gets underway, but otherwise, the outlook looks good."

The drop in gas prices is largely due to the falling price of crude oil. Crude oil has dropped more than $5 a barrel over the past two months, and has recently been hovering in the mid-$20 per barrel range. Additionally, California refineries report strong gasoline production levels. For these reasons, AAA believes gas prices are likely to continue to decline.

Fresno residents are pumping the cheapest gas in the state, at $1.74 for a gallon of regular, unleaded. Eureka motorists experienced the biggest drop in prices. Gas in that area is down 36 cents since last month's survey.

At $2.02 per gallon, San Francisco and Ukiah drivers share the dubious distinction of paying the highest average price in the Northern California region.

Government Cracks Down on Marketers Of Bogus SARS Prevention Products

The Federal Trade Commission and the Food and Drug Administration (FDA) are warning Web site operators who suggest that their products will protect against, treat, or even cure Severe Acute Respiratory Syndrome (SARS) that they are aware of no scientific proof for such claims and that the Web site operators must remove any misleading or deceptive claims from the Internet. A coordinated Internet "surf" found 48 sites touting a wide variety of SARS treatment or prevention products. The FTC also retrieved seven promotions for SARS products from its spam database. The two agencies sent warnings to Web site operators and e-mail solicitors, cautioning that it is against the law to make claims about SARS protection or treatment, or any other health benefit, without rigorous scientific support. The FTC and FDA staff will follow up by revisiting the targeted sites to determine whether the Web site operators have deleted or revised unproven claims.

The warning campaign is based on information gathered through an Internet surf that the FTC coordinated with the help of the FDA and the Ontario Ministry of Consumer and Business Services. Included in the review were Web sites that promised consumers would be protected from SARS if they purchased such items as personal air purifiers, disinfectant sprays and wipes, respirator masks, latex gloves, dietary supplements like colloidal silver and oregano oil, and SARS "prevention kits" that package various items together, such as gloves, masks, and wipes. Web sites may be subject to state or federal investigation or prosecution for making deceptive or misleading marketing claims that their products can treat, prevent, or cure SARS. Firms or individuals who violate the FTC Act could be subject to a federal district court injunction, enforceable through civil or criminal contempt proceedings, or an administrative cease and desist order, enforceable through civil penalties of up to $11,000 per violation. Sellers also could be ordered to make consumer refunds. Operators who violate the Federal Food, Drug and Cosmetic Act by marketing unapproved drugs are liable to injunction and seizure of the illegal products.

"Scam artists follow the headlines, trying to make a fast buck with products that play off off the news," said Howard Beales, Director of the FTC's Bureau of Consumer Protection. "Our message to e-marketers making deceptive claims is 'change your site to comply with the law.' At the same time, our message to consumers is 'hold on to your money.' No products have been found effective in preventing, treating, or curing SARS."

"Doctors and health care experts around the world are working hard to find treatments for SARS. Until they succeed, there any common sense actions people can take to protect themselves rom SARS and other respiratory infections," said Mark B. McClellan, M.D., Ph.D., Commissioner of Food and Drugs. "Bogus products from questionable Web sites do no good, and can actually make matters worse by providing a false sense of protection. FDA will continue to work with the FTC and other consumer protection agencies to protect the public from SARS-related scams."

"It is truly unfortunate that at a time when people were feeling vulnerable, due to a major public health issue, that scam artists would prey on people's fears," said Tim Hudak, Minister of Consumer and Business Services in Ontario, Canada. "Seven members of our investigations and services staff worked on a surf-and-sweep, and within 48 hours 44 misleading sites were identified worldwide." The Minister added that this effort is yet another demonstration of the success of the Strategic Partnership on Cross-Border Telemarketing and Fraud in reducing scams and fraud in Canada and the United States.

In addition to the efforts of the FTC, FDA, and other authorities to crack down on SARS-related fraud, a broad coalition of trade associations representing the dietary supplement industry has issued a joint advisory recommending that marketers and retailers refrain from promoting dietary supplements as a preventive, cure, or treatment for SARS. According to that advisory, there are no dietary supplements that have been shown to prevent or treat SARS. The joint statement of the American Herbal Products Association, Consumer Healthcare Products Association, Council for Responsible Nutrition, National Nutritional Foods Association, and Utah Natural Products Alliance is available through those organizations' Web sites.

"Consumers, government, and responsible marketers and retailers share common ground. They all know there's no room for misleading claims about preventing, treating, or curing SARS," Beales said.

For consumers who visit Web sites or receive e-mails claiming to sell products to prevent or treat SARS, the FTC recommends:

*Be skeptical of claims that pills can treat or cure SARS or that air purifiers or other products will kill or eliminate the virus. If and when consumers see ads touting prevention, treatment, or cure claims for SARS, they should ask themselves: if a medical breakthrough involving SARS has occurred, would they be hearing about it for the first time through an ad or sales pitch?

*Be a savvy Internet shopper. For additional information, visit: http://www.ftc.gov/bcp/conline/pubs/health/frdheal.htm and http://www.ftc.gov/bcp/conline/edcams/cybrspce/index.html.

The FTC has issued a consumer alert entitled "Rx For Products That Claim To Prevent SARS? A Healthy Dose of Skepticism," produced in consultation with the Centers for Disease Control and Prevention (CDC) and the FDA. The alert advises consumers to:

*Know the facts: SARS appears to spread most readily by cough or sneeze allowing droplets containing the infectious virus to reach the respiratory tract of persons in close proximity. SARS also may be spread by touching contaminated objects and then touching your eye, nose or mouth.

See Page 8

Rush Hour Accident on Busy Street



Paramedics responded quickly to a rush hour accident at the corner of Bayshore Boulevard and Leland Avenue at about 5:30 p.m. on May 7. A motorcycle had collided into the right rear fender of a car, sending the male cyclist flying. He was conscious, but bleeding from the head. The driver of the car said she had heard the motorcycle go into a skid before striking her vehicle.

Grapevine Mailbox

Preventing Identity Theft

A corporate attorney sent the following out to the employees in his company

The next time you order checks have only your initials (instead of first name) and last name put on them. If someone takes your check book they will not know if you sign your checks with just your initials or your first name but your bank will know how you sign your checks.

When you are writing checks to pay on your credit card accounts, Do not put the complete account number on the "For" line. Instead, just put the last four numbers. The credit card company knows the rest of the number and anyone who might be handling your check as it passes through all the check processing channels won't have access to it.

Put your work phone number on your checks instead of your home phone. If you have a post office box, use that instead of your home address. If you do not have a P.O. box, use your work address.

Never have your Social Security number printed on your checks – you can add it if it is necessary. But if you have it printed, anyone can get it.

Place the contents of your wallet on a photocopy machine, do both sides of each license, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel.

Keep the photocopy in a safe place. I also carry a photocopy of my passport when I travel either here or abroad.

We've all heard horror stories about fraud that's committed on us in stealing a name, address, Social Security number, credit cards, etc. Unfortunately I, an attorney, have firsthand knowledge because my wallet was stolen last month. Within a week, the thieve(s) ordered an expensive monthly cell phone package, applied for a VISA credit card, had a credit line approved to buy a computer, received a PIN number from DMV to change my driving record information online, and more.

But here's some critical information to limit the damage in case this happens to you or someone you know:

We have been told we should cancel our credit cards immediately. But the key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them easily.

File a police report immediately in the jurisdiction where it was stolen, this proves to credit providers you were diligent, and is a first step toward an investigation (if there ever is one).

But here's what is perhaps most important: (I never even thought to do this). Call the three national credit reporting organizations immediately to place a fraud alert on your name and Social Security number. I had never heard of doing that until advised by a bank that called to tell me an application for credit was made over the Internet in my name. The alert means any company that checks your credit knows your information was stolen and they have to contact you by phone to authorize new credit. By the time I was advised to do this, almost two weeks after the theft, all the damage had been done.

There are records of all the credit checks initiated by the thieves' purchases, none of which I knew about before placing the alert. Since then, no additional damage has been done, and the thieves threw my wallet away this weekend (someone turned it in). It seems to have stopped them in their tracks.

The numbers are: Equifax: 1-800-525-6285; Experian (formerly TRW): 1-888-397-3742; Trans Union: 1-800-680-7289; Social Security Administration (fraud line): 1-800-269-0271

Prayers Answered

The following were submitted by Mr. And Mrs. Alfred Bucchianeri of Visitacion Valley whose proyers were recently answered.

Prayer to the Blessed Virgin

Most beautiful flower of Mt. Carmel, Blessed Mother of the Son of God, assist me in my need. Help me and show me you are my mother. Oh Holy Mary, Mother of God, Queen of Heaven and eart. I humbly beseech you from the bottom of my heart to help me in this need. Oh Mary, conceived without sin. Pray for us (3X). Holy Mary, I place the cause in your hands (3X).

Prayer to the Holy Spirit

Holy Spirit, you who make me see everything and who shows me the way to reach my ideal. You who give me the divine gift of forgive and forget the wrong that is done to me. I, in this short dialogue, want to thank you for everything and confirm once more that I never want to be separated from you no matter how great the material desires may be. I want to be with you and my loved ones in your perpetual glory. Amen

Keeping Your Kids Drug-Free

by CA Attorney General Bill Lockyer

Youth alcohol and drug abuse is one of the most important issues facing our state. Nearly 40 percent of California's high school juniors and one quarter of our freshmen report using illicit drugs. Even higher percentages report drinking alcohol.

Substance abuse damages a child's brain, interferes with mental and social development, interrupts academic progress and is a major contributing factor to juvenile delinquency and crime.

Parents play a key role in whether their child will use drugs. According to the Office of National Drug Control Policy (ONDCP), teens who learn anti-drug messages at home are 42 percent less likely to use drugs. "Keeping Your Kids Drug-Free: A How-To Guide for Parents and Caregivers," produced by ONDCP, provides the following suggestions on how to keep your kids from using drugs:

Know what your children are doing, be involved in their lives, praise and reward good behavior and set limits with clear rules and consequences for breaking them.

Create a warm bond with your child so that when you have to set limits or punish, it's less stressful. This strong bond can be developed by recognizing your child's strengths, such as performance in a school play or in a science project, treating a sibling well or volunteering to do a chore.

Turn ordinary events into teachable moments. When you are going for a walk with your child, discussing a book or movie or doing chores together, listen and talk to your child. Setting a firm rule of no drug use will help your child navigate peer and other pressure to use drugs. You can be specific, such as, "If you're at a party and you see that drugs or alcohol are being used, the rule is to leave that party. Call me and I'll come and get you."

Suggest language kids can use if someone offers them drugs, such as: "No, thanks, it's not for me," "I'm cool the way I am," or "I can't use drugs — I have a big test tomorrow."

Since youth often get into trouble with drugs right after school - from 3 P.M. to 6 P.M. - try to be with your kids then, but if you can't, make sure your child is doing something positive with an adult around.

If your child admits to using drugs, ask your doctor or a licensed counselor for help.

When your child breaks the rules, provide a consequence, such as suspending outside activities like going to the mall or to movies, or having your child read and discuss information on the harmful effects of substance abuse.

If your child's excuse is that "everyone does it," you can reply, "You can make your own decisions. You are your own person."

Remember, too, that you are your child's most important role model. If you drink excessively or do drugs, make jokes about getting drunk or using drugs, or drive after using drugs or alcohol, your child might think that alcohol or drugs are not to be taken seriously.

By taking time to talk to your kids about drugs and alcohol, you will be sending a powerful message that will help keep your child alcohol- and drug-free. For additional information, visit www.theantidrug.com. Parents and teens may want to visit www.safestate.org for information about the legal consequences of drug or alcohol use by minors, and for tips on how to respond if teens are offered alcohol or drugs.

Are You Paying More Property Taxes Than You Should?

by Assessor-Recorder Mabel Teng

With April 15 – Income Tax Day – behind us and all our everyday ordeals, it's hard to keep up on all matters. My job as your Assessor-Recorder is to make sure that you, as a homeowner, are aware of property tax assistance programs and benefits so you don't have to pay more property taxes than you should.

Most property owners who buy homes in San Francisco are aware of Prop 13, which provides for a reappraisal of your property only when a change in ownership occurs or completion of a new construction takes place. Generally, a change in ownership is a sale or transfer of property, while new construction is any addition and/or improvement to the property, which is not considered normal maintenance.. Once a reappraisal is made, this value may not be increased by. More than 2 percent annually.

Are you aware that if your homes' existing assessed value is greater than its market value that you have the right to have your assessed value reduced to reflect that market value? This applies mostly to homes purchased over the last several years. If you believe your property is overvalued, please write to us by June 30 and provide us justification with at least three similar properties that recently sold that show that the market value of your home is less than your assessed value so our appraisers can review and adjust the market value of your home for your next year's tax bill. This will save you from paying more property taxes than you should be paying. Send your request to the Assessor-Recorder's Office, City Hall, 1 Dr. Carlton Goodlett Place, Room 190, San Francisco, CA 94102. Attn: Real Estate Division. However, if you don't provide us with this information by June 30 and/or we have not made an adjustment to your property value, we recommend you file an appeal for property reduction with the Assessment Appeals Board. For more information, contact the Assessment Appeals Board at 554-6778.

Are you aware that if you own your home and live in it, you are entitled to a homeowner exemption of $7,000 from your assessed value, saving you approximately $78 annually in property taxes? Over the past three months, we have reached out to many of our neighborhoods and have assisted hundreds of homeowners in filing homeowner exemptions on homes, which they have owned for many years. There is no charge for filing for the Homeowner's Exemption. For more information, call our Home Owner Exemptions at 554-5485.

There are also many other ways to save you from paying more property taxes than you should. Check out our new Assessor-Recorder website at www.ci.sf.ca.us/site/assessor index.asp to assist you on property issues such as parcel information, forms, recording information and exemptions, exclusions and other property tax assistance programs available.

How to Avoid Scams And Ripoffs in Transmission Repair

You can stay on the road to safety and saving if you heed a few hints about tracking down transmission repairs and replacement. Experts offer this advice:

1 Get Recommendations – Ask friends and family to recommend a shop where they were treated well.

2 Look for a Professional Appearance – A clean, organized shop indicates a professional attitude. That usually carries over into all phases of business, including repairs and prices.

3. Avoid Phone Estimates – Today it's virtually impossible to give an accurate estimate over the phone. Any shop that will give you a price before seeing the car is probably low-balling you. Expect the price to go up considerably before the job is finished.

4. Ask for a Detailed, Written Estimate After checking your car thoroughly, the repair center should have a fairly good idea of what's wrong with your car. It should be able to provide a written estimate that specifies what's wrong with your car, and what it'll cost to repair.

5. Look for Membership in Consumer Organizations – Most reputable shops are members of an organization or association that provides consumer arbitration in the event of a dispute, such as the Better Business Bureau and AAA. The Automatic Transmission Rebuilders Association (ATRA) provides this service to its members. ATRA is an international association, dedicated to providing proficient service and ethical standards in the automatic transmission repair industry. It has nearly 2,000 shops from coast to coast, so you can find an ATRA member wherever you go. VTPS

June Plant Sale

Strybing Arboretum Society will present a June plant sale featuring perennials and epiphyllums on Saturday, June 14 from 10. a.m to 1 p.m. at the Strybing Arboretum and Botanical Gardens, 9th Avenue and Lincoln Way in Golden Gate Park. Call 661-1316 for more information.

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You are cordially welcome to join us for study, worship, fellowship and service. We seek to teach the Bible and to lift up Jesus Christ so He can draw all persons to Himself.

Come to Church This Week

Arrests in Auto Body Shop Undercover Sting

At body shops around the city on the morning of May 15, a certain customer was expected to bring in his car for a paint job. Instead, investigators arrived to make an arrest.

As of noon, 20 of 21 people had been arrested in a sweep of 19 body shops.

The arrests were the culmination of a sting operation aimed at businesses that make fraudulent repair estimates. Those arrested were either owners or employees of the body shops and were taken in by investigators from the California Department of Insurance's Fraud Division, the California Highway Patrol and the San Francisco District Attorney's Office.

Defendants were booked at county jail and charged with submitting written documents in support of a fraudulent claim, which is a felony. If convicted, the maximum penalty is five years in state prison and a $50,000 fine.

"This kind of fraud not only drives up insurance rates by hundreds of dollars a year for policy holders, but this also undermines the businesses of law-abiding body shops," said District Attorney Terence Hallinan. "We will prosecute these cases to the fullest extent of the law."

Declarations on file with the court by CHP Investigator Chris Linehan in support of the arrest warrants against the arrested individuals, allege that in April and early May, the three agencies, all part of the Bay Area Urban Auto Insurance Fraud Interdiction Task Force, were involved in an ongoing investigation into body shop-related auto insurance fraud.

As part of the investigation, an undercover task force investigator began visiting body shops in San Francisco. The large majority of these shops had been suspected of fraudulent activity, based on reports from the Department of Insurance, the National Insurance Crime Bureau (NICB), the Bureau of Automotive Repair (BAR) and CSAA Insurance. State Farm and Progressive Insurance also helped in the investigation.

The undercover investigator visited 51 body shops in San Francisco. Of these, 19 shops provided fraudulent estimates for repair, involving 21 defendants. Thirteen shops provided fraudulent estimates when initially contacted by the investigator. Six shops told the investigator that if he put damage on his vehicle, they would then prepare the fraudulent repair estimate. Near the end of the investigation, the investigator applied damage to the vehicle's exterior. He then went back to the six shops and showed them the damage he had put on. All of these six shops then provided the fraudulent repair estimate. The investigator also scratched his vehicle in the presence of the shop representative at several of these latter six shops before they prepared their repair estimate.

The sting worked this way: In each instance, an undercover investigator would drive into one of the target body shops in an undamaged vehicle with its paint in good condition. Using a fictitious identity, the investigator represented himself as the insured owner of the vehicle. He would also tell the contact person at the shop he wanted to have his car repainted, and would go on to explain that he had filled out a fraudulent insurance claim alleging vandalism damage in order to have his insurer pay for the new paint job. He would add that he had reported the vandalism to the police and that his insurer had asked him to obtain some estimates for the repair work.

The investigator would then ask the shop individual if he or she could provide him with an estimate to repair the non-existent damage. If the body shop prepared an estimate to repair the fraudulent claim, the investigator would either take the estimate or have the body shop fax the estimate to the insurance company directly.

At two of the shops, the investigator dealt with both the owner and an employee in obtaining the fraudulent repair estimate. During some visits, shop owners or employees would actually instruct the investigator how to create the vandalism damage, in case the insurance company wanted to inspect the vehicle. The fraudulent repair estimates provided to the undercover investigator ranged from $3,200 to $4,700.

Bail on the various defendants ranged from $10,000 to $25,000.

Visitacion Valley Playground Will Soon Have Its New Clubhouse



A previous clubhouse at Visitacion Valley Playground had been in disrepair and closed for many years. It was torn down when the new building was planned.



Two workers check the blueprints a few years later of the new clubhouse on Leland Avenue at Cora Street. Construction had begun in late summer 2002.



With all foundation and underground work completed by the end of 2002, crews began to frame the walls, doors and windows of the new structure.



During the winter, the roof was built and workers started to focus on the interior rooms of the new clubhouse in this view from Cora Street.



Slated for completion this summer, this Recreation and Park Commission project is under the direction of the Department of Public Works.



The new Visitacion Valley Clubhouse was designed by the Bureau of Architecture, DPW with NuTek Construction, Inc. as general contractor.

Should You Rent or Buy? It Depends on More Than the Interest Rates

by Ted Grose and Bob Schwab

Now that April 15th has passed, many renters - especially those who did not receive a tax refund – are asking themselves the same question: "Should I have purchased a home to receive the tax deduction?" After all, deducting the interest and property tax paid in the first few years of home ownership sounds like the perfect way to reduce your tax tab.

If that isn't incentive, consider the record low interest rates and skyrocketing home prices (the median price of a home is now $419,000 in the Bay Area). With the pressure mounting, it seems everyone is seizing the opportunity to become first-time homebuyers, leaving some renters feeling like second class citizens. If you wait too long – your friends say – rates and prices could rise and your chances of owning a new home could fail.

However, even though the pressure seems to be hitting homeowners from all sides, buying a home may not be the best decision for everyone. That may sound strange coming from a mortgage broker. After all, helping first-time homebuyers id one of the most rewarding parts of our business. However, I often advise potential homeowners to stay potential homeowners – until they are ready to buy.

How do you know you are ready to make one of the biggest purchases of your life? There are several factors to consider. First, never let outside pressure dictate your decisions. A tax break, low interest rates or rising home prices are all good reasons to buy a home, but they should not be the only reasons to consider. It must also be the right financial decision for you.

Second, sit down with a reputable mortgage broker and find out if you can truly afford a home. By looking at your credit reports, credit score and monthly expenses, a mortgage broker can help you decide if you are financially ready to buy a home – and how much of a home you can afford. This process includes *pre-approval* and an in-depth discussion of your goals. It is much more comprehensive than *pre-qualifying*, and is worth the extra time to get a more accurate picture of your financial health and ability.

Beware of simple gimmicks designed to lure you into a mortgage. Online mortgage calculators do not give consumers an accurate picture of their total buying power. Homebuyers must also include a down payment, insurance costs, title fees and other charges before determining whether home ownership is a financial reality. In addition, your credit score can make a big difference in the interest rate of the loan. That is why it is important to work with a qualified mortgage broker, one who will explain your credit report in detail and advise you on ways to improve your score.

Third, once you have determined whether you are ready to afford a home, examine whether home ownership will fit into your lifestyle. Are you prepared to mow the lawn every week? Can you afford to call the plumber when the pipes bust, or do you know how to fix it yourself? Most people cannot anticipate or fix every problem, so home owners need to ensure there is enough money on hand for *routine maintenance* costs each year. That way, when the roof leaks or furnace dies, it will not come as a complete financial surprise.

Finally, prospective homebuyers need to look at their overall long-term goals before making a long-term commitment. That cool condo you want to purchase now may be too small if you are planning to have children in the near future. Purchasing a home in the outer suburbs may seem like a great idea, but will you be able to stomach your hour-long commute a year from now? If you are just starting a family and want to settle down into a new home, have you researched the quality of the local schools? These are questions that need to be answered before you sign on the dotted line.

If you have additional questions about the home-buying process, the California Association of Mortgage Brokers has set up a toll-free hotline, wich can refer you to a qualified mortgage broker in your area. The mortgage broker can answer any of your questions and give you the best advice for your personal situation and long-term goals. Call 1-800-253-2262 or visit today for more informtion.

It is easy to get caught up in the home-buying hysteria, but the bottom line is that consumers need to watch out for *their* bottom line. If you do, home ownership can be one of the most rewarding things in life.

Ted Grose is president of the California Association of Mortgage Brokers, and Bob Schwab is president of the Association's East Bay chapter

Protesters Upset with High School Exit Exam

Fifty San Francisco students, parents, teachers and community members gathered on the steps of Mission High School on May 7 to protest the California High School Exit Exam and inequalities in students' educational opportunities.

Students from various high schools in San Francisco spoke about their experiences being deprived a quality education, and some argued that the state should be emphasizing more funding and resources rather than testing.

The protest was organized by Youth Making a Change (Y-MAC), a diverse, citywide youth-led organization that plans campaigns around youth issues in San Francisco, and the Community Task Force on Assessment, a community-based group against high-stakes testing.

"If the ones running the state and nation cared half as much about our future as they did about their prisons and corporations, today's youth would be learning at a high level and achieving high scores on tests," argued Y-MAC organizer Chauntel Allen. "And if those same leaders were given a test that showed how much they cared about students' education, would they pass?"

Other speakers included parents, educators and community organizers

"I think it's very unfair to not give kids the things they need and then judge them with only one measure," commented Teresa Gallegos, a member of Parent Advocates for Youth. He sentiments were echoed by many who spoke, advocating against the exit exam and for quality education for all students in California.

"The onlt thing this test has taught California students is that a three day test is more important than 13 years of hard work," argued youth commissioner Max Lantz

San Francisco Board of Education member Mark Sanchez agreed, "We already punish our children once by under-funding education. We shouldn't punish them again by taking away their diplomas with a punitive test."

This event was one in a series during a *Week of Action* organized by *Californians for Justice*. CFJ is leading a statewide campaign for quality education and against the exit exam. They argue that, "The Exit Exam punishes students for the state's failure to provide high quality education," and that the exam should be postponed until California offers all students an equal education.

Book Reviews

Cutting The Carbs

For many, the secret to weight loss success is cutting carbs. The challenge, however, can be getting healthful, satisfying low-carb meals on the table quickly and conveniently. Cookbook author Linda Gassenheimer has some tasty ideas on trimming carbs, losing weight and keeping the pounds off in her new book, More Low-Carb Meals in Minutes.

"Mushrooms are a dieter's best friend!" says Gassenheimer. "They give you great flavor and a satisfying, meaty texture with remarkably few carbs and low fat."

Her new book includes recipes for such low-carb, yet tempting dishes as Sicilian Baked Mushrooms and Sausage, Warm Mushroom Salad, and Mushroom, Turkey and Tarragon Omelet. Every recipe includes helpful hints, shopping lists and nutritional analysis to make staying on your diet easier.

With tasty recipes and a variety of mushrooms on hand, you can minimize carbs while you lose weight, then continue to use her helpful book to keep the weight off-deliciously.

A Gripping, True 1812 High Seas Adventure

The authoritative account of Captain David Porter, who took his ship into the Pacific during the War of 1812, is the gripping subject of The USS Essex and the Birth of the American Navy (Adams Media).

The book, co-authored by Frances Robotti and James Vescovi, became a bestseller among navy enthusiasts when it came out. The paperback edition is now in bookstores. The Essex, a 32-gun frigate (versus some 100-gun British ships of the line) was built in 1799 at a cost of $74,000 with funds raised by citizens of Salem, Massachusetts.

The book follows Porter's career as the appointed Commodore in charge of the Caribbean Fleet. In 1824, the naval hero was discharged by the Secretary of the Navy and ordered to face a court martial for recovering goods stolen by pirates and stored in Foxardo, Puerto Rico. Porter was found not guilty. However, he was charged for writing "insubordinate and disrespectful" letters to the President and the Secretary of the Navy.

Natural Treatments

Increasingly, today's information-hungry, proactive consumers are finding that a variety of health issues can be treated through natural methods.

More than 300 health conditions listed from A to Z are addressed in Healing Without Medication (Basic Health Publications, $24.95), by Robert S. Rister. A full-service guide, it includes descriptions of the uses and properties of a wide variety of traditional and emerging healing techniques and details on interactions between common prescription drugs and herbs, minerals, vitamins and nutritional supplements.

A treatment summary presents a checklist of changes to diet, exercise and lifestyle, as well as herbs, minerals, vitamins, homeopathics and other nutritional supplements for each condition. Meanwhile, sections on "understanding the healing process" describe the limitations and possibilities of both conventional medical treatment and self-care. *NAPS*

Most Famous Automobile Ever Built? The Model T!

Throughout its history, the automobile has gone far beyond merely a mode of transportation-it has had the unique ability to thrill, inspire and sometimes generate fierce loyalty. And although automotive history is filled with enough memorable makes and models to fill even the largest parking lot, one vehicle stands alone without equal.

Simply put, the Model T is the most famous automobile ever built.

Henry Ford's dream to build a rugged, simple car at a price low enough for everyone to afford was realized with the Ford Model T's debut in 1908. The Model T ultimately sold for as low as $260, with an average price of $400.

By the time Model T production ceased in 1927, more than 15 million Model T's were built. The mass production of the Model T created social and industrial revolutions that changed America forever.

Considering the rich history of the Model T, it is only appropriate that Joss Sanderson, a retired junior high school history teacher from Tucson, Ariz., and an avid Model T enthusiast is about to make some history of his own.

Along with his wife Susan, Sanderson, 55, is leading a caravan of 43 classic Ford Model T's on a 19-day, 3,000-mile trek from Lancaster, Calif., to Dearborn, Mich., where the cars will co-star in Ford Motor Company's five-day Centennial celebration. The group's journey began on May 25 and will conclude on June 12.

Looking for a special way to commemorate Ford's 100th anniversary, Sanderson first thought of the cross-country Model T journey two years ago. He posted his plan on the Internet and within days had heard from more than 200 Ford classic car enthusiasts from the United States, Germany and Australia.

The group will slowly make their way through the West and Midwest, stopping along the way for pancake breakfasts in their honor, rides for charity, dealership events and nursing home visits designed to return residents to their youth for a couple of miles in the back seat of a classic Model T.

About half the vehicles on the tour will be Model T's with brass radiators built prior to 1915, while the rest are "black cars" (classic 1920s models). Many of the Model T's on the trip were formerly rusted relics and acquired for as little as $15, or even less.

"Our theme is 'Fords last forever,' and we aim to prove that," said Lee Chase, 73, a 1914 Touring Car owner from Los Angeles.

To learn more about the cross-country trek the 43 Model T's will be making, visit the group's Web site at www.modeltford.net. For more information about Ford Motor Company's Centennial celebration, visit www.ford.com. *NAPS*

Healthy Ideas

*A recent study by the National Eye Institute suggests that recognizing risk factors and starting treatment early may delay or even prevent the onset of glaucoma. During the Ocular Hypertension Treatment (OHT) study, participants were given commercially available pressure-lowering medications, including Lumigan (bimatoprost). For more information about glaucoma or treatments, talk to your eyecare professional and visit www.lumigan.com.

*Dr. Richard Podell, a clinical professor at Robert Wood Johnson Medical School encourages diabetics to increase their nutrient intake to compensate for specific metabolic deficiencies. Some of the nutrients he recommends increasing are magnesium, vitamin E and Taurine to improve insulin sensitivity. The B vitamins and antioxidants are said to be helpful for maintaining a healthy heart. With his guidance, the Green Turtle Bay Vitamin Co. has formulated a nutritional supplement with the desired nutrient quantities called DIABETIKS. To learn more, visit www.diabetesnutrition.org or call 1-800-887-8535.

*A new survey of patients with acute (short-term) pain commissioned by Ortho-McNeil Pharmaceutical, Inc. shows 64 percent of respondents felt that a tool such as a scale to rate pain would help them describe their symptoms more effectively to their doctors. New tools to help facilitate these conversations, including a pain scale and daily diary, are being provided by Ortho-McNeil, maker of Ultracet (37.5 mg tramadol hydrochloride/325 mg acetaminophen tablet). Find out more by visiting www.Ultracet.com/understanding/doctor.html.

*There could be good news for more than half of the 80 million Americans who suffer from everything from mild and annoying tension-type headaches to severe and debilitating migraines. Medical experts say one of the most common causes of head, neck and facial pain is a long-term conflict between the biting surfaces of the teeth and the jaw joints, commonly known as TMJ dysfunction or occlusal interference. The problem is caused by a slight misalignment of the teeth that causes the jaw joint to be pulled out of the socket during biting and swallowing. This can cause painful muscle fatigue and spasms leading to headaches, neck pain and general facial pain. You can learn more online at www.best-bite.com or by calling 1-888-865-7335.

*Interest is heating up in the many ways heat can be used to relieve pain. Researchers have found that applying heat to the site of pain not only relaxes muscles, but also stimulates the body's heat sensors, which inhibit the transmission of pain signals to the brain. Such insights have led to the development of such therapeutic options as ThermaCare Menstrual HeatWraps, used to alleviate painful menstrual cramps. These air-activated heat wraps are designed to provide continuous low-level heat for powerful pain relief and deep muscle relaxation. For more information on the benefits of heat therapy, visit www.thermacare.com.

*Typically, a cholesterol test is part of a routine physical, but screenings may also be offered at public and private health fairs. If you do take advantage of these fairs, be sure that your test breaks down LDL cholesterol and triglycerides in addition to total and high-density (HDL) cholesterol. Be sure to share the results with your doctor. Adults, age 20 or older should have their cholesterol checked every five years. Men over 45 and women over 55 should be tested more frequently, according to their physician's advice. A free health test reminder by e-mail is available for cholesterol and other important health tests at www.MyHealthTestReminder.com.

*Studies suggest that doctors could have an easier time helping people stay healthy if they had a little help. The physicians need support opposing the idea of prescribing medicines based more on cost than on how well they work, especially for poorer patients. What appears to be less expensive on the surface will ultimately cost more in treatment and create a dual system that discriminates against poor and underserved minorities, say experts at the Pharmaceutical Research and Manufacturers of America. Researchers are working to close this dangerous gap.

*Recent statistics show that 80 percent of Americans are not getting the recommended five fruits and vegetables per day, which provide essential daily nutrients. Establishing a well-balanced diet is vital in maintaining overall good health and in preventing chronic disease. According to the experts, it's important to round out your diet with a complete multivitamin, such as One-A-Day WeightSmart, specifically formulated with EGCG, a natural extract of green tea, for men and women when trying to control their weight.

*A healthy breakfast does not have to be cereal, fresh fruit and orange juice. Bruce's Sweet Potato Pancake Mix-seasoned with cinnamon and vanilla-is easy to prepare, just add water. What's more, the product is certified by the American Heart Association. The U.S. Council for Nutrition ranked the sweet potato the number one vegetable in nutritional value. Besides the great taste, the sweet potato is a wonderful source of vitamins A, C and E and is fat-free, cholesterol-free, low in sodium and high in fiber. For more information, visit www.brucefoods.com.

*In a bid to save money, some hospitals reuse medical devices designed and manufactured for use one time only. Despite instructions from the manufacturer, these devices are collected from medical waste bins, cleaned, repaired, repackaged and used on other patients. To help, the Center for Patient Advocacy created a patient consent form you can use before you or a loved one undergoes surgery. The form states that you understand the possible risks involved in reusing single-use devices and that you have elected not to have them used in your surgery. To learn more, visit the Center for Patient Advocacy's website www.patientadvocacy.org or call their nationwide patient hotline, 1-800-846-7444.

*The Child Safety and Prevention Initiative of the Children and Families Commission of Orange County-Orange County, Calif.-offers some tips to help keep kids safe. First stay within arms' reach of children playing in or around a pool or other bodies of water, including a bathtub. Don't leave children unattended in a closed vehicle. Know where your child is when you are backing out of your driveway. Hold hands with your child when you are near or crossing streets. Be aware when children are near open windows or ledges. For more child safety information, visit the American Academy of Pediatrics at www.aap.org or the Children and Families Commission of Orange County's Web site at www.occhildrenandfamilies.com. *NAPS*

Saturdays are Speeial At Randall Museum

The Randall Museum offers drop-in, hands-on art and science workshops every Saturday from 1 to 4 p.m. at 199 Museum Way (off Roosevelt, above the Castro). All ages are welcome; under 8 must be accompanied by an adult. Museum admission is free with $3 per person workshop fee. Call 554-9600 for further information.

*June 7: *Scavenger Hunt*: Explore every nook and cranny of the Randall Museum on a scavenger hunt filled with surprises.

*June 21: *Summer Solstice Sundials*: Learn about astronomy by making a sundial on the longest day of the year.

*June 28: *Exploring Owl's Supper*: Dissect an owl pellet and discover what the owl ate for dinner last night.

Other regular Saturday activities include:

*Morning Family Ceramics from 10 to 11:30 a.m. ($4-10 sliding scale)

*Meet the Animals from 11:15 a.m. to 12 noon.

*Animal Feeding at 12 noon.

*Golden Gate Model Railroad Club Exhibit from 11 a.m. to 4 p.m.

Randall Museum will host its annual *Water Day* on Saturday, June 14 from 10 a.m. to 3 p.m. Come explore the different forms of water with experiments, games and art with free admission.

New Tax Scams Surface

Although the federal tax filing season ended on Apr. 15, the Internal Revenue Service continues to see new tax scams. Two new schemes target families of those serving in the Armed Forces and e-mail users. In both schemes, people represent themselves as being from the IRS.

The IRS has seen isolated instances of the scam that targets the families of those serving in the Armed Forces.

The IRS warns consumers to beware of any variation of a scenario in which a telephone caller posing as an IRS employee tells a family member that he is entitled to a $4,000 refund because his relative is in the Armed Forces and then requests a credit card number to cover a $42 fee for postage. The scammer provides an actual IRS toll-free number as the call back number in order to make the call seem legitimate. However, the scammer then makes numerous unauthorized purchases with the victim's credit card number.

Genuine IRS employees who call taxpayers do not ask for credit card numbers or request fees for payment of a refund.

"Tax season may be over, but tax scams continue," said IRS Commissioner Mark Everson. "These types of shameless schemes hold out the allure of easy money. The IRS warns taxpayers to be on the lookout for these schemes. And we urge taxpayers to remember that the IRS does not charge for refunds or solicit credit card information."

In another scheme, victims receive an e-mail that appears to be from the IRS. The e-mail contains links to a non-IRS Internet Web page that asks for personal and financial information. Such information could be used to steal the respondent's identity and get access to sensitive financial data or accounts.

Identity thieves can use someone's personal data to: take over his or her financial accounts; run up charges on the victim's existing credit cards; apply for loans, credit cards, services or benefits in the victim's name, or file fraudulent tax returns.

The IRS does not request sensitive personal or financial data by e-mail. Both of these schemes are being reviewed by the Treasury Inspector General for Tax Administration, which is authorized to investigate the misuse of the IRS name, insignia, seals and symbols.

Taxpayers who are on the receiving end of one of these scams should contact TIGTA by calling the toll-free fraud referral hotline at 1-800-366-4484, faxing a complaint to 202-927-7018 or writing to the TIGTA Hotline, P.O. Box 589, Ben Franklin Station, Washington, D.C. 20044-0589.

These are hardly the first scams involving impersonation of an IRS employee or misuse of the IRS name.

In the past, scammers have impersonated IRS agents by going to taxpayers' houses to collect taxes. Genuine IRS special agents, field auditors, and collection officers carry picture IDs and will normally try to contact the taxpayer before they visit.

In another scam, the scheme promoters sent out fictitious bank correspondence and phony IRS forms in an attempt to trick the recipients into disclosing their personal and banking data. The scheme promoters then used the information to impersonate the taxpayer and gain access to the taxpayer's finances.

Genuine IRS forms do not ask for sensitive personal and financial data except in very special circumstances.

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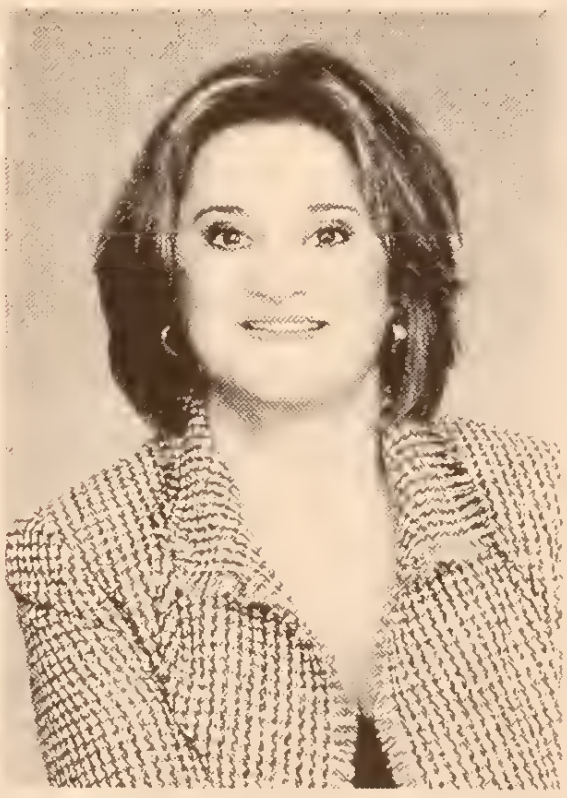
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Tom Petty and the Heartbreakers
Wilson Pickett
Gene Pitney
Platters
Police
Elvis Presley
Lloyd Price
Queen
Bonnie Raitt
Ramones
Otis Redding
Jimmy Reed
Smokey Robinson and the Miracles
Sam and Dave
Santana
Del Shannon
Shirelles
Simon and Garfunkel
Sly and the Family Stone
Dusty Springfield
Bruce Springsteen
Squeeze
Staple Singers
Steely Dan
Rod Stewart
Donna Summer
Supremes
Talking Heads
James Taylor
Temptations
Big Joe Turner
Ike and Tina Turner
Ritchie Valens
Velvet Underground
Gene Vincent
Muddy Waters
Who
Jackie Wilson
Stevie Wonder
Yardbirds
Neil Young
Young Rascals
Frank Zappa

Historic Proportions

Match clues to answers

1926

1. World's Fair opened here on June 1.
2. Buried Mayan city discovered on Feb. 8.
3. World Series winners in decisive seventh game on Oct. 10.
4. Fascism takes over country on May 19.
5. On July 22, he caught a baseball dropped from a plane.
6. Crowned Shah of Persia on Apr. 25.
7. Created by Congress on July 2.
8. U.S. Marines landed here on Aug. 28.
9. American League banned pitchers from using this on Feb. 9.
10. Swam English Channel on Aug. 6.
11. All church property nationalized here on Feb. 11.
12. Launched first liquid-fuel rocket on Mar. 16.
13. Indy 500 winner on May 31.
14. Organization formed on Sept. 30.
15. Tropical hurricane kills 1,000 Sept. 18.
16. New currency for Belgium on Oct. 26.
17. Miners ended strike here on Nov. 19.
18. Fritz Lang film opened Jan. 10 in Berlin.

A. Resin
B. Army Air Corps
C. Reza Khan
D. Robert H. Goddard
E. Mexico
F. Florida
G. Nicaragua
H. Metropolis
I. Belga
J. Great Britain
K. Philadelphia
L. Gertrude Ederle
M. Muyil
N. Babe Ruth
O. St. Louis Cardinals
P. Italy
Q. European Steel Cartel
R. Frank Lockhart

Answers 1-K; 2-N; 3-O; 4-P; 5-N; 6-C; 7-B; 8-G; 9-A; 10-L; 11-E; 12-D; 13-R; 14-Q; 15-F; 16-I; 17-J; 18-H.

Five Years Ago In the Grapevine

JUNE 1998

*Both Geneva Towers, having resided side-by-side, out-of-place in a landscape of low-rise housing for more than three decades, were imploded shortly after 2:30 p.m. on May 16.

*Local residents got together May 16 at the Elementary School to celebrate Visitacion Valley's first Neighborhood Day with entertainment, food and fun.

*Visitacion Valley Elementary School (VVES) said goodbye to Marilyn Chan, Florence Hightower and Wendy Yee during a retirement dinner party.

*Students from various neighborhood organizations participated in a gala graduation dinner through the Visitacion Valley Enterprise and Collaborative Program at the Community Center on May 29.

*Local business people and civil servants gathered at VVES on May 22 to meet students while telling them about their professional work and the importance of school.

Sez Who?

Match quotes to speakers

1. "The best thing about the future is that it comes only one day at a time."
2. "A really busy person never knows how much he weighs."
3. "The world hates change; yet it is the only thing that has brought progress."
4. "Always behave as if nothing has happened no matter what has happened."
5. "When you play, lay hard; when you work, don't play at all."
6. "Avoid the crowd. Do your own thing independently. Be the chess player, not the chess piece."
7. "The greatest fault, I should say, is to be conscious of none."
8. "If you would be remembered. Do one thing superbly well."
9. "Expect victory and you make victory."

A. Charles Kettering
B. Ralph Charell
C. Saunders Norvell
D. Abraham Lincoln
E. Theodore Roosevelt
F. Thomas Carlyle
G. Ralph Waldo Emerson
H. Preston Bradley
I. Arnold Bennet

Answers 1-D; 2-G; 3-A; 4-I; 5-E; 6-A; 7-F; 8-C; 9-H.

Sump, the Grump



Did You Know?

*Some 40 percent of fourth grade students can't read a simple paragraph, according to the U.S. Department of Education. A new survey sponsored by the Pizza Hut Book It! program, however, reveals that nearly half of all parents believe the leading cause of the reading problem in America is that parents do not spend enough time reading with their children at home. Since 1985, Pizza Hut has invested nearly a half billion dollars in Book It! For the 2002-2003 school year, the program will reach more than 20 million K-6 students. More on the survey can be found at www.bookitprogram.com.

*A leading book retailer is helping people get the educational advantage they deserve through an online university which offers more than 100 courses. More than 500,000 people have "graduated" from Barnes & Noble University (BNU) since its launch in 2000, taking instructor-led classes in everything from writing and wine appreciation to project management and computer programming. Some of BNU's most popular courses include: Walking Through Shakespeare, Be Your Own PC Doctor, Grammar Fitness, Spanish for Beginners from Living Language and Start Writing Fiction by Gotham Writers' Workshop. New classes start the first Monday of each month. To learn more, visit www.bn.com/university.

*Africa has 10 percent of the world's population, but 70 percent of global HIV/AIDS cases. In sub-Saharan Africa, 23.5 million women and men are HIV-infected, plus another one million children. More persons will die of AIDS-related causes in Africa over the next decade than have died from all the world's wars of the 20th century. To help, Church World Service, a global humanitarian agency, has launched a special initiative on HIV/AIDS in Africa. CWS is working with the Sinikithemba, the South African Council of Churches Care Center in Durban, South Africa, and partners in Rwanda and Guinea-Bissau to combat the stigmatization associated with the disease, provide effective care and promote the dignity and rights of HIV-positive people. To support the initiative, top Billboard-charting U.S. musician Tim Janis has produced a special benefit edition of his "A Thousand Summers" CD. To learn more about CWS work, call 1-888-CWS-CROP or visit www.church worldservice.org.

*According to the floral experts at 1-800-FLOWERS. COM, you should keep an indoor bulb garden in bright, but indirect sunlight. A kitchen windowsill might make the perfect home. Also, do not forget to water your bulbs. Ideally, the soil should be evenly moist at all times. Keep the bulb garden away from direct heat sources and avoid dust settling on the blooms. Visit www.1800flowers.com for a beautiful assortment of bulb gardens and spring plants, including the Blooming Bulb Garden.

*An international driver's license (IDL) or an international driver's permit (IDP) is simply a translation of your state-issued license for when you drive in some foreign countries. If you are a U.S. resident, an IDP is useless within America's borders. What's more, only two organizations are authorized to issue IDPs (the American Automobile Association and the American Automobile Touring Alliance), and they each charge $10. To learn more about driver's license requirements, contact the state department of motor vehicles. If you've been scammed by a seller of bogus IDLs or IDPs, file a complaint with the FTC at www.ftc.gov, or call 1-877-FTC-HELP.

*Identity theft is the number one consumer fraud in the nation. The crime is so serious that the U.S. Postal Inspection Service has launched a consumer protection campaign to educate the public. Consumers should not record credit card numbers on checks, promptly remove mail from their mailbox and never give out personal information over the phone to someone they are not sure about. To learn more, visit the U.S. Postal Inspection Service Web site at www.usps.com/postal inspectors.

*An effort is under way to commemorate the Lewis and Clark Expedition by planting historic trees-many of which are available to the public now. From 2003 to 2006, the bicentennial of the Lewis and Clark expedition, American Forests, the nonprofit citizens' conservation group, will recognize these historic trees in ceremonies and also grow the offspring of those that have served as "silent witnesses" to the Corps' legendary journey. To learn more, including placing orders, visit www.historictrees.org or call 800-320-TREE (8733) for a complimentary catalog.

*Research shows that today's consumers care about the products they use and how they are made. To help consumers understand the great care taken in making household products, the Consumer Specialty Products Association (CSPA) developed a program called Product Care. Almost 60 companies representing leading brands of household products are participating in Product Care and the number is growing. To view a current list of participants, vist www.cspa.org.

*One of the newest-and some say best-ways to save for a child's college education is through a state-sponsored Section 529 college savings plan. Named after the IRS code that permits their tax advantages, the plans provide a combination of tax benefits, flexibility, and a range of investment options to help people save for a higher education. Teachers Insurance and Annuity Association of America (TIAA), along with its subsidiary, TIAA-CREF Tuition Financing, Inc. (TFI), manage the 529 college savings plans of 13 states. To learn more about TIAA or TFI 529 college savings plans, call 888-381-8283 or visit www.tiaa-cref.org/tuition.

*What started as a few pitched tents on the island of Majorca is now all-inclusive vacation destinations scattered all over the globe. The company that pioneered the concept of helping new visitors feel like old friends, Club Med offers comfortable village living in more than 100 of the most exotic places, including close-to-home locations in the U.S., the Caribbean, The Bahamas and mexico. To learn more contact a travel agent or go online at www.clubmed.com. *VAPS*

STAMPS NEWS

Honoring Cesar Chavez, A Fighter for Justice

Cesar Chavez has been called one of the most important figures in American labor history. Robert Kennedy called the later Presidential Medal of Freedom recipient "one of the heroic figures of our time." By the time of his death 10 years ago at age 66, Chavez had revolutionized the lives of migrant farm laborers in the Southwest.

Chavez was born March 31, 1927, on the small farm near Yuma, Arizona that his grandfather homesteaded during the 1880s. The Depression cost the family their farm when young Cesar was 10 years old. These were bitterly poor years for the Chavez family. Together with thousands of other displaced families, they were forced to embark on a new life as migrant workers, traveling the Southwest, laboring in fields and vineyards. Cesar left school after the eighth grade to help support his family.

In 1945, Chavez joined the U.S. Navy, serving two years in the western Pacific. After returning to civilian life, he married Helen Fabela, whom he met while working in Delano, Cal. vineyards, in 1948. The Chavez family settled in the East San Jose barrio of Sal Si Puedes. Spanish for "get out if you can."

In 1952, Chavez, working in apricot orchards outside San Jose, met Fred Ross, an organizer for the Community Service Organization. Chavez became a full-time organizer for CSO, establishing new chapters in California and Arizona. In 1962, after failing to convince the CSO to commit itself to farm worker organizing, he left to found the National Farm Workers Association (NFWA).

In September 1965, Chavez's NFWA struck against major Delano-area table and wine grape growers, the beginning of a long, difficult struggle to improve working conditions for farm laborers. By 1970 most growers had signed contracts with the union, by then called the United Farm Workers. It was the first of many victories for Chavez.

This year, the U.S. Postal Service commemorated Chavez's life with a stamp released on the tenth anniversary of his death, Apr. 23. *VAPS*

As a Matter of Fact

*When Herbert Hoover and his family did not want to be overheard by hite House guests, they spoke to each other in Chinese.

*The average person in the U.S. eats 25 pounds of candy and gum per year.

*it takes nearly 2,000 coffee cherries to provide enough beans for a pound of roasted coffee.

*Lemons contain more sugar than strawberries do.

In Scotland, it's believed by some that an itchy nose means you will receive a letter.

*Zest is the outermost layer of any citrus fruit.

*The name Linguine comes from the term for *little tongues*.

*The poem America the Beautiful was written in 1893 by American educator Katherine Lee Bates, who was inspired by the view from atop Pike's Peak.

*The first President to hold an airline pilot's license was Dwight David Eisenhower.

*A member of a circus band is called a windjammer.

*The Incas of ancient Peru were the first people to use the process of freeze-drying their food.

*To order a steak on the hook is to order it rare.

*Bayonets were believed to have been invented by Basque soldiers in the 17th century who stuck their knives at the ends of their muskets after running out of gun powder on the Bayonette Ridge.

*The corn in corned beef dates back to a time when coms or kernels of coarse salt were used to cure beef. No corn was actually involved in the process.

*The term *bowdlerize*, meaning "to remove objectionable or vulgar material from a work," is named for Thomas Bowdler, an English editor of an expurgated edition of Shakespeare.

*Painter William De Kooning left Holland at age 22 and came to America as a stowaway on a cattle boat.

It took the Democratic National Convention 49 ballots to come up with Franklin Pierce as a presidental candidate in 1852.

*When full: grown, the Brazilian hiccup fish can reach a length of 12 feet and its hiccups can be heard a mile away.

*The phrase "down in the dumps" is thought to derive from the Dutch word *domp* which means haze or dullness.

*In music, a 16th note is also called a *semiquaver*.

*The word *honeymoon* may have originated with an ancient custom that said that a newly married couple had to drink a potion containing honey on each of the first 30 days – a moon – of their marriage.

*The term flagstone comes from the Norse word *flagga*, which means *to flake*. True flagstone is the hard stone that is flaked into flat pieces for paving.

*There are more than 15,000 varieties of rice.

*The three most popular flavors are vanilla, vanilla with candy mix-ins, and chocolate.

*American adventurer Jim Bowie, who fell at the Alamo in 1836, actually adopted Mexican citizenship in 1830, two years after moving to what we now know as Texas.

*It is believed that David Atchison was President of the United States for one day. James Polk vacated the office on Mar. 4, 1849, but Zachary Taylor – who refused to be sworn in on a Sunday – was not inaugurated until Mar. 5. Atchison, the president pro tempore of the Senate, filled in.

*Short height and speeches on behalf of the Democratic party earned President James Polk the nickname *Napoleon of the Stump*.

*The mackintosh raincoat was named after its inventor, Charles Mackintosh, the first man to make truly waterproof fabrics.

*Author Mark Twain held three patents one for garment straps, one for a scrapbook with adhesive-coated pages, and one for a game to help children remember history.

*The words *alumnus* and *alumna* are the Latin words for *foster son* and *foster daughter*. Though used in Great Britain to mean *pupil*, in America they describe only graduates of a school or college.

*The hottest place on earth is Dallol, Ethiopia, with an annual mean temperature of 94 degrees.

Visitacion Valley Police Log

*Apr. 4: 12:30 p.m., 1700 block of Sunnydale Ave., robbery on street with gun.
*Apr. 6: 10:27 p.m., 1200 block of Girard St., burglary of residence, unlawful entry.
*Apr. 7: 2:50 p.m., San Bruno & Wilde Aves., grand theft from person.
*Apr. 8: 12;05 p.m., 000 block of Leland Ave., burglary, store under construction, Unlawful entry.
*Apr. 9: 4 a.m., 500 block of Sunnydale Ave., grand theft from locked auto.
*Apr. 14: 10:30 p.m., 000 block of Alpha St. grand theft from locked auto.
*Apr. 15: 10 p.m., 600 block of Sunnydale Ave., burglary, forcible entry.
*Apr. 18: 10 p.m., Sawyer St. & Sunnydale Ave., grand theft from locked auto.
*Apr. 19: 2 p.m., 000 block of Blythdale Ave., burglary of apartment house, unlawful entry.
*Apr. 19: 9:50 p.m., Bayshore Blvd. & Arleta Ave., grand theft pickpocket.
*Apr. 21: 8:25 p.m., Mansell St. & Visitacion Ave., robbery on street, strongarm.
*Apr. 23: 10 a.m., 100 block of Santos St., Burglary of residence, attempted forcible entry.
*Apr. 26: 5:07 p.m., 000 block of Castillo St., robbery on street, strongarm.
*May 6: 11 a.m., 3800 block of San Bruno Ave., burglary of residence, forcible entry.
*May 8: 3 p.m., 2000 block of Sunnydale Ave., robbery, bodily force.

Recipe Corner

Warming Up to Chili

Nutritionists say there's good news for people who get a charge out of chili. When made with the right ingredients, the delicious dish can be an easy way to spice up a healthy diet.

That's because chili is often packed with vitamins and when it's made vegetarian style, it can be a low fat way to add protein to your diet as well.

One of the healthiest-and tastiest-ways to make vegetarian chili is with Kasha. Kasha comes from the buckwheat plant, which belongs to the same family as rhubarb. The hulled buckwheat seeds, or groats, have a natural coating of fiber-rich bran. After roasting, which brings out a distinctive flavor, they are called "kasha."

Studies show buckwheat proteins and carbohydrates may help reduce the risk of diabetes, heart disease and breast and colon cancer, and can assist in lowering blood pressure. Considered to have the most balanced protein available in any plant source, this "super grain" is a perfect addition to diets of people with a strong interest in healthful eating.

Kasha can be found in supermarkets in the kosher section or alongside other grains. It's frequently used to add flavor and nutrition to a variety of dishes, including this first place winner in the Taste of Health *Chili Cook-Off Competition*

Kasha Chili

1 (28 oz.) can stewed tomatoes; 3 cups vegetable broth; 1 (14- ½ oz.) can pinto beans; 1 tbsp. chili powder; 1 tsp. paprika; 1 tsp. crushed or minced garlic; 1 tsp. cumin; ½ tsp. ground oregano, ½ tsp. celery salt; 1/4 tsp. pepper; 3/4 cup Wolff's Whole Kasha (uncooked)

In a large skillet: add tomatoes, broth and spices. Bring to a light boil for 10 minutes. Add kasha, cover and reduce to a simmer. Simmer for 10 to 15 minutes or until kasha is tender. Serve hot.

For more recipes and nutrition information, visit www.the birkettmills.com. *NAPS*

The Fine Road to a Long-Lasting Automobile

Auto technicians say the key to keeping vehicles running well, today and down the road, is routine maintenance. Yet many drivers tend to stall when it comes to keeping up with some everyday auto-basics.

A recent survey by the Car Care Council found:

*27 percent of cars had low or dirty engine oil.
*23 percent had low tire pressure.
*26 percent had inadequate cooling protection.
*21 percent needed new belts.
*17 percent had dirty air filters.
*11 percent had low or contaminated brake fluid.

The Car Care Council is also the source of information for the "Be Car Care Aware" campaign-an initiative geared toward educating consumers about the benefits of regular vehicle care, maintenance and repair. For more information, visit www.carcare.org. *NAPS*

In Memory of Julia Middleton "Aunt Bea"

She touched many lives and still lives on through many more. There are no words to describe what she meant to children, youth, and families who encountered her giving spirit.

Lawyers' Debt Burden

Money matters, especially for new lawyers who still have to pay for their schooling. What percentage of law school students:

1. Finance their studies through school loans? a. 42 percent; b. 67 percent; c. 94 percent.
2. Have school debts of $75,000 or more? a. 39 percent; b. 50 percent; c. 72 percent.
3. Are prevented by debt from accepting jobs in the public interest or government sector? a. 66 percent; b. 26 percent; c. 33 percent.

Answers

1. c. According to a survey conducted by Equal Justice Works (formerly the National Association for Public Interest Law), 94 percent of the Class of 2002 financed their studies through loans. 2. b. The debt incurred by law school graduates cause many to avoid lower-paying public interest jobs. 3. a. An estimated 66 percent of new lawyers. Visit www.equal justiceworks.org. *NAPS*

From the D.A.'s Office

Attorney Arrested for Raiding Trust Fund

Lawrence Cohen, a trust attorney, was arrested Apr. 17 following complaints from several clients that he had settled their personal injury claims without consultation.

"Trust between an attorney and a client is the heart of the profession," said DA Terence Hallinan after the arrest. "To violate that trust is a despicable act."

Bar investigators tried to interview Mr Cohen. He only returned calls late at night and on voice mail. Ultimately, the State Bar terminated Mr Cohen's license to practice.

Bar investigators learned that not only had Mr Cohen settled cases without client knowledge, but he had also pocketed the client's share of the settlement. In addition, Mr Cohen took settlement moneys meant to repay medical liens for the services of medical providers to these clients. The result was that not only did clients get bilked out of their portion of a settlement (which was often far less than the actual losses), but also they were held responsible for medical billd that were to have been paid out of any award.

State Bar and district attorney investigators have located 11 clients who were victims of Mr Cohen's alleged embezzlement and fraud between 1998 and 2001. The total loss is in excess of $100,000. The district attorney is asking that anyone who thinks they may have been a victim of theft by the Cohen Law Firm to contact the State Bar or the San Francisco DA's Office.

If convicted of these offenses, Mr Cohen could face up to 8 years in prison.

Assessing Your Financial "Risk Factor"

If you are like most Americans, you are planning to retire at some future date. After all, no one plans to work forever. You may have a retirement account established through your work, or you may be placing a portion of your savings into investment vehicles that (you hope) will grow in value as you grow in age.

Wherever you have placed your money, and whether the amount is large or small, the smart investor should always be aware of his or her own particular "risk factor," according to Robb Sals, Senior Partner at San Francisco-based SDR Capital Management, Inc. and a veteran of more than 26 years in the financial services industry.

"In the personal investment world, 'risk' is defined as any possibility of loss, usually due to market price and demand," explains Sals, a well-known speaker and financial mentor in the greater San Francisco area Seniors community. "Is your investment portfolio considered aggressive or conservative? Or is it somewhere in between? Knowing the answer will lead you to gauging your own personal risk factor, and that knowledge is an important factor in allocating the assets in your retirement plan."

Each person's level of risk is different, says Sals, and each is defined by a wide range of potential factors. Home ownership, the size of a person's estate, the presence and age of dependents, market volatility, and current economic conditions all play a role in determining an individual's risk factor.

"Age is certainly a major consideration," says Sals. "People in their 20s and 30s tend to be aggressive because they have plenty of time to recover from a severe loss."

Sals calls this group the "Reckless Cowboy" stage. People in their 30s and 40s are in the "Mature Cowboy" stage and tend to strike a better balance between aggressive and conservative investments. Folks in their 40s and 50s are starting to think about retirement. These folks feel that they still want to ride the rodeo, but with a little more caution. Lastly, there are the people in their 60s and beyond who prefer a solid, conservative approach.

These investors have reached the "I'll still attend the rodeo, but sitting in the bleachers is looking better every day" stage.

Depending upon where people are in their lives and in their retirement goals, Sals says there is a financial plan to fit them. In working with his clients, Sals employs six basic templates offering a set of guidelines used to help determine risk factor and retirement planning.

1. Aggressive Plan: Fits long-term investors who want high growth and do not need current income. With five percent in cash and the other 95 percent in stocks, this views substantial volatility as acceptable in exchange for long-term returns.

2. Moderately Aggressive Plan: With five percent in cash, 15 percent in bonds, and 80 percent in stocks, this template fits long-term investors who want good growth, don't need income, and are comfortable with some risk.

3. Moderate Plan: This template fits long term investors who don't need current income but want reasonable and relatively stable investment growth. With 30 percent in bonds, 10 percent in cash, and 60 percent in stock, it tolerates some market fluctuations, but is less risky than just the stock market.

4. Moderately Conservative Plan: This fits investors who do need current income, but also want stability and growth in value of their investments. It suggests 45 percent in bonds, 15 percent in cash, and 40 percent in stocks.

5. Conservative Plan: This plan is for investors who want income and stability in place of increasing value. It calls for 55 percent in bonds, 25 percent in cash and 20 percent in stocks.

6. Short Term Plan: This template is for people who want current income and a high degree of stability in their investments. It suggests 40 percent in short term bonds and 60 percent in cash. Investors with very short time

horizons (one to two years), and where preservation of capital and liquidity are the primary goals, should consider 100 percent money market funds.

Whatever stage you are in, a qualified financial advisor can help you find the plan that will work best for you.

A veteran of more than 26 years in the financial services industry, Robb Sals is a well-known speaker and financial mentor in the greater San Francisco Seniors community. A Certified Senior Advisor (CSA), his sound, conservative advice and tax-saving strategies have helped his clients grow and protect their retirement assets. Contact Robb Sals at SDR Capital Management, Inc., 1 Embarcadero Center Suite 760, San Francisco, CA, 94111, (415) 984-0170, or e-mail him at rsals@sdrcm.com.

Muni Light Rail Coming!

Visitacion Valley Jobs, Education and Training is conducting workshops on how to get into one of 26 building trade apprenticeship programs. For information on enrolling in one of these state-approved and paid training programs, contact Ann Williams for orientation and intake dates at VVJET, (415) 239-2866.

San Francisco City Services and Monthly Meetings

Abandoned Cars	553-9817
Bus Shelter Damage	882-4949
Curb Painting	554-2336
DPW Illegal Dumping	28-CLEAN
Graffiti Hotline	241-9274
Muni Information	673-6864
Parking and Traffic Problems (DPT)	553-1200
Pothole Repair	695-2100
S F Police Ingleside Station	404-4000
S F Police (non-emergency)	553-0123
Street Lighting	554-0730
Sunnydale Resource Center	586-7572
VVMS Annonymous Hotline	281-8406
Tree Problems	695-2162

Aging 1st Wed 9 30a, Airport 1st/3rd Tu 3p, Arts 1st Mon 3p, Education 2nd/4th Tu 7p, Health 1st/3rd Tu 3p, Housing Auth 2nd/4th Th 4p, Human Rights 1st/3rd Th 4 30p, Library 1st Tu 5 30p, Planning Th 1 30p, Police Wed 5 30p, Port 1st Tu/3rd Wed 4 30p, Public Utilities 2nd/4th Tu 2p, Rec & Park 3rd Th 2p, Social Services 4th Th 9a, Status Women 4th Th 4p, Supervisors Mon 2p

Visitacion Valley Community Center

Mondays: Senior Shopping 11 30 a.m, Tuesdays Senior Ceramics 9 30 a.m-4 p.m., Senior Bingo 12 30 p.m.,
Thursdays: Sewing Class 9 a.m-3 p.m
VVCC Regular Board Meeting is held on the 4th Thursday of each month at 5 p.m.

Grapevine Want Ads

VOLUNTEERS WANTED for VVCC After School Program to tutor children ages 5-14 at one of our 11 sites in the Visitacion Valley area. Interested persons contact Oee Smith, VVCC After School coordinator, (415) 585-2059.

A LITTLE GOES A LONG WAY. The John McLaren Child Development Center seeks in-kind donations for our newly-created lending library: children's books and magazines, small children's furniture, writing and/or art supplies, educational/cultural games or posters. Thank you in advance for your kindness and generosity! Please send all donations to John McLaren Child Development Center, 2055 Sunnydale Ave., San Francisco, CA 94134. Call 469-4519 if you would like for us to pick-up any materials.

GRAPEVINE DISPLAY ADVERTISING now half off regular rates for a limited time. Full Page $75, 1/2 Page $40; 1/4 Page $22.50, 1/8 Page $12.50, 1/12 Page $7.50. Discount for three or more insertions. Call (415) 467-9300 for more details. *Want Ads:* 20 words for $1. Extra line 50 cents. Ad and payment should be received by 15th of prior month at Visitacion Valley Grapevine, 50 Raymond Ave., San Francisco, CA 94134.

Visitacion Valley Business Directory

Valley business and organization free listings in the 415 area code. Call the Grapevine at (415) 467-9300.

AUTOMOTIVE
BAYSHORE AUTO, 2260 Bayshore Blvd. 467-6130
BAYSHORE SERVICE, 2596 Bayshore Blvd. 239-5239
CHARLIE'S GARAGE, 2550 Bayshore Blvd. 239-7450
TW AUTOMOTIVE (mechanic), 2500 Bayshore Blvd. 585-8281
VALLEY AUTO & TRUCK SUPPLY (Bill Conte), 2520 Bayshore Blvd. 239-5880
BANK
BANK OF AMERICA, 6 Leland Ave. 622-4501
BAKERS
CUNEO BAKERY, 96 Leland Ave., 239-6090
LITTLE QUIAPO BAKE SHOP, 169 Leland Ave. 239-2253
BARBERS
DeMASI'S BARBER SHOP, 35 Leland Ave.
THE SHOP (JB), 178 Leland Ave. 239-6709
BEAUTICIANS
ANGEL COIFFURES, 5 Leland Ave., 239-9891
BODY, SOUL & SPIRIT, 222 Leland Ave., 333-7261
MAY MAY BEAUTY SALON, 60 Leland Ave., 337-9381
MIZRENA'S SALON, 19 Blanken Ave., 467-3399
NAILS BY JENNY, 50 Leland Ave., 333-6800 *WHO'S BADD*, 224 Leland Ave. 657-3156
BLIND CLEANING
SPEEDY ULTRASONIC BLIND CLEANING (commercial and residential), 1116 Girard St., 467-7506
BOARDING HOUSE
ABLE'S CASA, 850 Rutland St., 333-4664 fax 333-4693
BOOKKEEPERS
AMY ARAGON PROFESSIONAL BOOKKEEPER, 467-8927
VERNA WALLACE E.A., 2320 Bayshore Blvd., 239-5333
CARPETS
HANSAN INTERIORS, 41 Leland Ave., 333-6382
CASKETS
CASKETORIUM INC., 93 Leland Ave. 585-3451
CHURCHES
CHURCH OF THE VISITACION, 655 Sunnydale Ave. 239-5950
IGLESIA EL ESPIRITU SANTO, 38 Leland Ave.
KOREAN FIRST PRESBYTERIAN CHURCH, 333 Tunnel Ave. 468-1213
RIDGE VIEW UNITED METHODIST CHURCH, 590 Leland Ave., 239-5457
ST. JAMES PRESBYTERIAN CHURCH, 240 Leland Ave. 586-6381
VALLEY BAPTIST CHURCH, 305 Raymond Ave. 467-6055
VISITACION CHINESE BAPTIST CHURCH, 8 Desmond St. 333-4503
COFFEE
HAPPY DONUT, 2600 Bayshore Blvd. 469-5309
PICCOLO PETE'S EUROPEAN COFFEE, 2155 Bayshore Blvd., 467-2442
DAY CARE
CAROUSEL DAY CARE, 261 Hahn St., 469-5353
DENTIST
VISITACION VALLEY DENTAL OFFICE (Albert Kuan, DDS), 37 Leland Ave., 239-5500
DEVELOPERS
GENEVA VALLEY DEVELOPMENT CORP., 333 Schwerin St. 587-7895
ELECTRICAL
TATE ELECTRIC (Joel Tate), 467-4657
FLORISTS
IL FIORE FLOWERS, 2466 San Bruno Ave. 468-0145
GARDEN ORNAMENTS
SILVESTRI GARDEN ORNAMENTS, 2635 Bayshore Blvd. 239-5990
GROCERS
E-Z STOP MARKET, 2203 Geneva Ave., 585-9240
FIVE MILE MARKET, 3574 San Bruno Ave. 467-7300
K.C. MARKET, 400 Wilde St. 467-3024
LITTLE VILLAGE MARKET, 1450 Sunnydale Ave. 586-1815
M & M SHORTSTOP, 2145 Geneva Ave. 585-0878
PICCOLO PETE, 2155 Bayshore Blvd., 468-6800
SARI-SARI FOOD STORE, 58 Leland Ave. 239-0580
7-11, 2200 Bayshore Blvd. 468-8646
SHUN LEE MARKET, 2400 Bayshore Blvd., 586-4851
SMITTY'S MARKET, 2610 Bayshore Blvd., 239-5506
SUPER FAIR MARKET, 201 Leland Ave. 239-6856
TEDDY'S MARKET, 298 Teddy Ave.
VALLEY SUPER MARKET, 65 Leland Ave., 239-7520
HERBS
SAN ON HERBS, 33-A Leland Ave. 333-7469
HYPNOTHERAPY
VALERIE HABEGGER-HYPNOTHERAPY, 371 Teddy Ave. 468-5631
INSURANCE
ROBERT LEHMAN CLTC, CMFC, 333-0850
KITCHEN CABINETS
LEE CHANG INTERNATIONAL, INC., 25 Leland Ave. 333-2730, fax 333-1706
LAUNDRY/CLEANERS
BAY WASH, 44 Leland Ave.
CITY WASH INTERNATIONAL, 83 Leland Ave. 333-9467
COIN WASH & DRY LAUNDRY, 186 Leland Ave.
FORTY-NINER CLEANERS (David Chan), 51 Leland Ave. 239-6418
LELAND AVENUE CLEANERS, 151 Leland Ave. 586-1412
VALLEY LAUNDRY, 90 Leland Ave.
VISITACION VALLEY LAUNDRY, 108 Leland Ave. 239-9030
LEARNING
3-N-1 LEARNING ACADEMY, 240 Leland Ave. 584-8555
VISITACION VALLEY COMMUNITY BEACON CENTER, 450 Raymond Ave. 452-4907
VISITACION VALLEY FAMILY SCHOOL, 325 Leland Ave., 585-9320
LIBRARY
VISITACION VALLEY BRANCH, 45 Leland Ave. 239-5270
LODGING
THRIFTLODGE, 2011 Bayshore Blvd., 467-8811
MANUFACTURER
NATIONWIDE PAPER, 345 Schwerin St., 586-9150
MEDICAL
AMERICAN RED CROSS, BAY AREA CHAPTER, 1704 Sunnydale Ave., 584-3620
HAWKINS VILLAGE MEDICAL CLINIC (Dept. of Public Health), 333 Schwerin St., Appointments: 715-0310
OR SAM HO, MD, 9 Silliman St. No. 4, 337-6135
NORTH EAST MEDICAL SERVICES, LELAND AVENUE, 82 Leland Ave., 391-9686 (ask for Leland Avenue clinic)
PORTOLA FOOT & ANKLE CLINIC (Dr. Divyang Patel), 2858 San Bruno Ave. 467-7500
NOTARY
ROYAL PACIFIC MORTGAGE & REALTY, 46 Leland Ave., 333-4900
ORGANIZATIONS
ASIAN PACIFIC AMERICAN COMMUNITY CENTER, 2442 Bayshore Blvd., 587-2689
GENEVA TERRACE PROPERTY OWNERS ASSOCIATION, 60 Burr Ave. 584-2700
GIRLS AFTER SCHOOL ACADEMY, 2050 Sunnydale Ave. 333 Schwerin St. 584-4044
JOHN KING SENIOR COMMUNITY, 500 Raymond Ave., 239-6233
LELAND HOUSE, 141 Leland Ave. 405-2000
ROCK (Real Options for City Kids), 590 Leland Ave., 333-4001
VISITACION VALLEY SENIOR CENTER, 66 Raymond Ave. 467-4499
PHARMACY
VISITACION VALLEY PHARMACY, 100 Leland Ave., 239-5811
PHOTOGRAPHER
WALTER CORBIN PHOTOGRAPHY (freelance), 435 Sawyer St., 587-9471 fax 337-8620
PLUMBING
MARK VOELKER PLUMBING, 99 Arleta Ave. 467-7401
POST OFFICE
VISITACION USPO, 68 Leland Ave., (800) 275-8777
REAL ESTATE
Cathy Kline Saunders, (Zephyr Real Estate), 215 West Portal Ave. 731-5011 ex. 163
RESTAURANTS
CLIFF'S BAR-B-Q & SEAFOOD, 2177 Bayshore Blvd. 330-0736, Fax 330-9813
G & L BAKERY & RESTAURANT, 198 Leland Ave., 239-6283
HONG YUN RESTAURANT, 73 Leland Ave. 469-5686
SUN FAI RESTAURANT, 30 Leland Ave., 587-2763
LUAN FAT BAKERY, 110 Leland Ave. 585-1167
RUSSIA HOUSE, 2011 Bayshore Blvd., 467-0252
SHIRLE'S SOUL FOOD, 107 Leland Ave., 239-5181
TWO JACK'S RESTAURANT (seafood and burgers), 167 Leland Ave., 337-0433
SELF-DEVELOPMENT
DYNAMIC DEVELOPMENTS (Marjorie Ann Williams, CEO, Career and Self-Enhancements Specialist) 467-7608
SERVICE PROVIDERS
THE VILLAGE, 333 Schwerin St., 239-5045
VISITACION VALLEY BILINGUAL EDUCATION SUPPORTIVE SERVICES & TRAINING (VVBESST), 120 Leland Ave., 586-7347
VISITACION VALLEY COMMUNITY CENTER (VVCC), 50 Raymond Ave., 467-6400
VVCC CHILDREN'S PROGRAM, 161 Leland Ave., 586-6998, Fax 586-8027
VISITACION VALLEY JOBS, EDUCATION AND TRAINING (VVJET), 333 Schwerin St., 239-2866
SIGNS
SMITH'S SIGNS, 153 Leland Ave. 333-2700
TAVERN
THE CLUB HOUSE, 25 Blanken Ave.
VIDEO
SIN FUNG VIDEO, 144 Leland Ave. 586-1038

Government Crack Down On Marketers Of Bogus SARS Prevention Products

From Page 1

*Keep your hands clean: Public health authorities advise that basic personal hygiene is the best protection against the infection. Thorough hand washing with soap and water, or alcohol-based hand sanitizers are recommended.

*Check travel advisories for affected areas: To lower your risk of infection, the CDC suggests avoiding travel affected regions.

*Seek medical attention: If you think you may have SARS symptoms, or you have been in direct contact with someone with SARS, consult a health care professional immediately.

The FTC's efforts to combat unproven SARS remedies represents the most recent phase of the agency's ongoing effort to curb Internet health fraud. The agency has conducted several surfs to identify fraudulent health marketing in partnership with FDA and other law enforcement and public health authorities in the United States and elsewhere around the world.

The FTC has focused its most recent crackdown on the marketers of products claiming to protect against biological, chemical, and nuclear terrorism attacks. As a follow up to its enforcement efforts against bogus terrorism defense products in 2001 and 2002, the FTC recently conducted another surf that resulted in the dissemination of 39 e-mail advisories to Web sites promoting dietary supplements and devices to prevent, treat, or cure ailments associated with biological, chemical, or nuclear agents. In addition, in March, the FTC sent 35 e-mail advisories to Web sites marketing potassium iodide products, urging them not to exaggerate the protective benefits of potassium iodide for use in nuclear emergencies.

The FDA is taking vigorous enforcement actions against firms marketing dietary supplements that claim to treat or prevent serious, chronic and life-threatening diseases, as well as smoking and alcohol abuse. Since the beginning of 2003, for example, the FDA has taken steps to ban the marketing of ephedra, and ordered two large-scale seizures of illegal dietary supplements, including $500,000 worth of products misrepresented by Young Again Nutrients in Spring, Texas, as enhancing "the body's natural production of Human Growth Factors and Insulin-like Growth Factor-1." In one of its warning letters issued May 9, the FDA informed the same firm that claiming that its product Better Immunity BETA 1,3/1,6 GLUCAN "strengthens the immune systems defenses against all infectious viral diseases, and possible SARS," violates the law and must be promptly corrected.

For more information from the federal government about treatments for SARS or protection from terrorism threats and public health preparedness, visit www.consumer.gov. or www.fda.gov.

For more information from the FDA, call toll-free 1-800-INFO-FDA or visit www.fda.gov. Information on SARS and public health preparedness from the CDC is available at www.cdc.gov and also by telephone at 1-800-311-3435.

To file a complaint or to get free information on consumer issues, call the FTC, toll free, at 1-877-FTC-HELP or use the complaint form at www.ftc.gov.

Legal Do's and Don'ts for Small Businesses

by Alan S. Kopit, Legal Editor, lawyers.com

Doing a little legal legwork is an important first step in starting a small business. That's because there are a number of different ways entrepreneurs can succeed. Before taking the plunge into entrepreneurship, consider:

Business Form Selection

An entrepreneur must decide the best legal form for his or her new enterprise. Different forms carry different costs, and each has various legal and financial ramifications. Consider:

*A sole proprietorship is the most basic business form, where one person owns the business and is personally responsible for all business debts.

*A corporation is formed by filing certain documents in the state of the new business. In this business form, only the shareholders' investments in the business are at financial risk, not their personal assets.

Employment Issues

Employment agreements help businesses keep key employees. They provide other benefits as well:

*The agreements can assist in the protection of the firm's trade secrets by requiring the employee to protect such information.

*The agreements can provide that if an employee leaves your business, he or she won't compete in the same field for a specified period.

Exit Strategies

The time to consider your exit strategy from any business is at its inception. Remember:

*Decide if your goal is to ultimately sell the business, take it public or plan for an appropriate business succession. Each plan has tax issues to consider.

*If you do not have an exit strategy, you may find it difficult to attract investors, who want to know how and when they are getting their money back.

You can find more legal tips and business information in a free booklet called *Getting Started On Your Legal Legwork*, available at www.lawyers.com/lawyers/hand book.php. Search lawyers.com's free database of 440,000 attorneys and firms to find an attorney to answer your small business questions.

Alan S. Kopit is the author of Getting Started On Your Legal Legwork. He is also the legal editor for lawyers.com, where he answers questions on consumer and small business legal issues. In addition to his law practice

Fraud on the Line:

Tips on Avoiding "Do Not Call" Scams

Have you received a call from a company inviting you to preregister for the national "Do Not Call" list? What about a call asking to confirm your registration on a "Do Not Call" registry? If so, you may be the target of a scam, according to the Federal Trade Commission (FTC), the federal agency that is creating the national "Do Not Call" registry.

The FTC does not allow private companies or other third parties to "pre-register" consumers for the registry. Web sites or phone solicitors that claim they can or will register a consumer's name or phone number on a national list - especially those who charge a fee - are a scam. Registration on the new national "Do Not Call" registry will be free. The FTC says that once a consumer signs up with a "Do Not Call" registry, there is no need to confirm personal information. And the government will not call anyone to put them on a "Do Not Call" registry.

According to the FTC, consumers will be able to register directly with the FTC, or through some state governments, but never through private companies. The agency is gearing up to accept registrations beginning in July 2003 from consumers who want to register online and who have an email account. For consumers who want to register by phone, a toll-free telephone number will be available. Phone registration dates will be scheduled by state during July and August. The FTC says summertime registrants should notice a downturn in telemarketing calls starting in October.

The FTC warns consumers to be wary of scams related to the registry. Many consumers who want to get fewer telemarketing calls already have signed up with a state "Do Not Call" registry, the Direct Marketing Association's Telemarketing Preference Service or individual company "Do Not Call" lists. But consumer protection officials say that rip-off artists have begun to take advantage of the popularity of these services to trick consumers into giving up personal information, such as their Social Security number, bank account number, credit card number or telephone calling card number.

Here's how the scam works: someone calls claiming to represent a "Do Not Call" registry or the FTC. The phony registry "official" asks for your personal information, supposedly to verify that you want to be on the "Do Not Call" list. The caller is a con artist who could use your personal information to run up debts in your name or otherwise steal your identity. Some con artists are pushing a similar scam through spam email.

The FTC's Bureau of Consumer Protection says consumers can avoid these scams. Here's how:

*Keep information about your bank accounts and credit cards to yourself including the numbers - unless you know who you're dealing with.

*Never share your Social Security number with a person you don't know.

*Don't share your personal information if someone calls you claiming to represent a "Do Not Call" registry, an organization to stop fraud or even the FTC itself. If you get such a call, either hang up immediately or write down the caller's organization and phone number and report it to the FTC at www.ftc.gov or 1-877-FTC-HELP, or to your state attorney general.

For more information on how to reduce unwanted telemarketing calls, visit www.ftc.gov/donotcall. If you believe that your personal information may have been compromised, visit www.consumer.gov/idtheft.

SLUG Gardening Classes Scheduled in May

Annual Compost Bin Sale: Saturday, May 3, 9 a.m.-3 p.m. Come and buy the compost bin of your choice at a reduced price. Choose between a Home Composter for only $19.50 or a Wriggly Wranch worm bin for 24.50. Available only to S.F. residents with ID. Sponsored by the S.F. Department of the Environment. HANC Recycling Center, at the west end of Kezar Stadium, 780

Frederick St. Call SLUG's Education Dept. at (415) 285-7584 for more information.

Urban Composting in Cantonese and English: Saturday, May 10, 10 a.m.-12 noon. Learn to turn your yard waste and kitchen scraps into a rich soil amendment for your plants by composting. Both backyard composting and worm composting will be covered in this bilingual workshop offered in Cantonese and English. Garden for the Environment, 7th Ave. at Lawton St. Free! Call SLUG's Education Dept. at (415) 285-7584 for more information.

Naturescaping. Wildlife Gardening in the City: Saturday, May 17, 10 a.m.-12 noon. Join in at the Garden for the Environment to take a look at cultivating backyard biodiversity. Using plants that attract wildlife such as birds and butterflies, you can create an urban Eden. Garden for the Environment, 7th Ave. at Lawton St. $10 SLUG members, $15 non members. Pre-registration required. Call SLUG's Education Dept. at (415) 255-4493 to pre-register.

Family & Community Services Center

Visitacion Valley Community Center, Inc.

Fathers' Support Group
11:30 a.m. to 12:30 p.m.
Third Friday of Each Month
Beginning June 20

Parents Drop-in Information
and Referral
Mondays and Tuesdays
10 a.m. to 12 noon

Leland Family Food Bank Pantry
2:30 to 4:30 p.m. on Fridays

Contacts:
Meriam T. Abalos, Coordinator (Tagalog)
Un San Chuong (Mandarin/Cantonese)
Sundra Underdue (African American)
Jamaica Stevenson-Jackson (African American)

E Mail:
vvcsc@aol.com
meriam30@yahoo.com

Parent Education Activities Workshop:
Violence Prevention
Guest Speaker: Andrea Lee,
Outreach/Educator, Safestart Initiatives
Wednesday, June 18
11 a.m. to 12:30 p.m.
161 Leland Ave.
Child Care and Lunch Will be Provided

Health Education Workshop:
Learn About the Dangers of Smoking,
Drinking or Taking Drugs During Child Rearing
Guest Speakers: Michelle Pangilinan and
Randy Tili, Outreach Speacialists,
Asian American Recovery Services, Inc.
Saturday, June 21
10:30 a.m. to 12 noon
50 Raymond Ave.

Sponsored by First Five and APIFRN

161 Leland Avenue **(415) 586-6998 Fax 586-8027**